

Who We Are?	Malvern Bank N.A.
Questions?	Call 610-644-9400 or go to www.MyMalvernBank.com

Home Equity Line of Credit Special – Limited Time Offer

	Term	Sample Draw Amount	APR	Example Payment
HELOC	Intro (6 Months)	\$25,000	2.75%	\$58.39
	After 6 Months	\$25,000	WSJ Prime Rate ⁽¹⁾	\$150.11

Disclosure: The home equity line of credit (HELOC) promotion is a limited time offer, available for a new HELOC, and subject to credit and collateral approval and may be withdrawn at any time. Combined loan to value (LTV) ratio (including prior mortgage or liens) of 80% or less. Investment properties are not eligible for HELOC products.

Introductory rate of 2.75% for six months is only available in the Bank's market area which includes portions of PA, NJ, or FL. Properties located outside of the bank's market area will be charged 0.25% above both the introductory and the standard rate. Introductory rate offer is for HELOC and non-Malvern Refinance Loans. Existing Malvern HELOC customers require a new line of credit with a minimum increase of \$25,000 to qualify for this introductory APR promotion.

Thereafter, the Standard Rate will be the *Wall Street Journal* (1) Prime Rate, as of September 21, 2022 the rate is 6.25% (rates are variable and are subject to change on the first day of each calendar month). Maximum Annual Percentage Rate is 18%. Subject to a Documentation Prep Fee of \$150. Title insurance, appraisal fees, and other costs may apply based upon loan size. The property must be the Primary or Secondary Residence, single family of the Borrower(s) and not currently listed for sale. Malvern Bank, N.A., and its representatives do not provide tax or legal advice. You should consult your tax and/or legal advisor for advice and information concerning your particular situation.

Draw and Repayment Terms: The Line has a maximum period of 10 years for which you may obtain advances; during the first six months, the minimum monthly payment for the HELOC is interest only; during the remaining 9½ years, minimum payments that include both principal and interest must be made based upon the balance owed at the end of each billing cycle. After that, no additional advances may be taken, and the Line will enter into a 15-year repayment period during which you must repay both principal and interest.

**For information on a HELOC for over \$550,000, please call 610-695-3644
or email HomeEquity@MyMalvernBank.com**



Home Equity Rates



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Fixed Rate Home Equity Installment Loans

Fixed Rate Home Equity Loans (First Lien Position)	Product	Rate	APR ⁽²⁾	Example Monthly Principal and Interest Payment ⁽²⁾
	5 Year Fixed Home Equity	6.25%	6.501%	\$486.23
	10 Year Fixed Home Equity	6.75%	6.885%	\$287.06

Fixed Rate Home Equity Loans (Second Lien Position)	Product	Rate	APR ⁽²⁾	Example Monthly Principal and Interest Payment ⁽³⁾
	5 Year Fixed Home Equity	7.25%	7.503%	\$497.98
	10 Year Fixed Home Equity	7.50%	7.637%	\$296.75
15 Year Fixed Home Equity	7.75%	7.849%	\$235.32	

- (2)(3) Annual Percentage Rates (APR's) and payments are calculated assuming a loan secured against a single family, owner occupied property. APR and payments based on a loan amount of \$25,000 which closes on the last day of the month. Payment amounts do not include amounts for taxes and insurance premium, which will cause the actual payment obligation to be greater.
- Interest Rates, APR's, payments, terms and conditions are subject to change without notice
- Subject to credit approval



Other Loan Rates



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Auto, Personal, and Lines of Credit

	Type	Term or Months	Minimum Amount	Annual Percentage Rate (APR)	Example Monthly Payment per \$1,000 borrowed
Auto Loans	New Auto	24-60 Months	\$5,000	Starting at 5.99%	\$44.32 ⁽⁴⁾
	Previously Owned Auto (2020-2022)	24-60 Months	\$5,000	Starting at 6.49%	\$44.54 ⁽⁵⁾

(4) **Subject to Credit Approval. No origination or application fee.** Repayment terms range from 24-60 months. APRs range starting from 5.99% for New Cars. The following example depicts the APRs, monthly payments, and total payments available for a \$1000.00 loan with a 24-month term: APR 5.99% for 24 payments of \$44.32 and total Payments of \$1063.68. If approved, your loan amount, APR and monthly payment may differ from the example based on the length of the term selected, your current income, creditworthiness, and other factors.

(5) **Subject to Credit Approval. No origination or application fee.** Repayment terms from 24-60 months. APRs range starting from 6.49% for Used Cars (2020-2022.) The following example depicts the APRs, monthly payments, and total payments available for a \$1000.00 loan with a 24-month term: 6.49% for 24 payments of \$44.54 and total Payments of \$1068.52. If approved, your loan amount, APR and monthly payment may differ from the example based on the length of the term selected, your current income, creditworthiness, and other factors.

	Type	Term or Months	Minimum Amount	Annual Percentage Rate (APR)	Example Monthly Payment per \$1,000 borrowed
Personal Loans and Lines of Credit	Asset Secured	12-60 Months	\$2,000	3.00% over CD Rate	Variable
	Unsecured	36 Months	\$2,000	12.99%	\$33.69 ⁽⁶⁾
	Unsecured	60 Months	\$2,000	16.00%	\$24.32 ⁽⁷⁾
	Personal Line of Credit	Revolving	\$2,000	WSJ Prime Rate + 6.000% ⁽⁸⁾	Variable

**Autopay must be from a qualified Malvern Bank N.A. checking account. Maximum interest on the line of credit is 18%. Due to market fluctuations, interest rates are subject to change at any time and without notice. Interest rates are also subject to credit and property approval based on secondary market guidelines. The rates shown are based on average rates for our best-qualified customers. Your individual rate may vary.

(6)(7) **Subject to Credit Approval. No origination or application fee.** Example of Repayment terms for an unsecured personal loan: The following example depicts the monthly payments for a \$1000 loan with a 36-month term and Annual Percentage Rate (APR) of 12.99% of \$33.69. The following example depicts the monthly payments for a \$1000 loan with a 60-month term and Annual Percentage Rate (APR) of 16.00% of \$24.32. If approved, your loan amount, APR and monthly payment may differ this example assumes all payments are made on time and may differ based on, your current income, creditworthiness, and other factors.

(8) Prime Rate as published in the *Wall Street Journal*. This is variable rate and is subject to change and as a result your payment requirement may fluctuate higher or lower. Subject to credit approval.

	Type	Term or Months	Minimum Amount	Annual Percentage Rate (APR)	Monthly Payment per \$1,000 borrowed
Overdraft Line of Credit	Overdraft Line of Credit	Revolving	\$500	WSJ Prime Rate + 6.000% ⁽⁹⁾	Variable

(9) Prime Rate as published in the *Wall Street Journal*. This is variable rate and is subject to change and as a result your payment requirement may fluctuate higher or lower. Subject to credit approval.

For rates on all other Malvern Bank N.A. Personal Loan products please stop by any branch or call (610) 644-9400 for prompt service.